

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

GB-915-C

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Attorney for AmeriCredit Financial Services, Inc.

dba GM Financial



Order Filed on February 18, 2025

by Clerk

U.S. Bankruptcy Court

District of New Jersey

Case No. 24-10317

Adv. No.

Hearing Date: 01-22-2025

Judge: (MEH)

In Re:

FRANK T. BITSKO

SUSAN J. BITSKO

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: February 18, 2025**

A handwritten signature in black ink, appearing to read "Mark E. Hall".

Honorable Mark E. Hall  
United States Bankruptcy Judge

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Debtors: Frank T. Bitsko and Susan J. Bitsko

Case No: 24-10317

Caption of Order: Order for arrearage cure, monthly payments, stay relief and under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion for Stay Relief filed by William E. Craig, Esq., attorney for AmeriCredit Financial Services, Inc. dba GM Financial, with the appearance of Peter Broege, Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That AmeriCredit Financial Services, Inc. dba GM Financial (“GM Financial”) is the holder of a first purchase money security interest encumbering a 2014 Nissan XTERRA bearing vehicle identification number 5N1AN0NW9EN813782.**
- 2. That the Debtors’ account has post-petition arrears in the amount of \$1,902.92 through December 2024.**
- 3. That the Debtors are to cure the arrearage set forth in paragraph two (2) above by making their regular monthly payment of \$467.48 plus an additional \$317.15 (total payment of \$784.63) for the months of January 2024 through June 2025.**
- 4. That commencing January 2025, if the Debtors fails to make any payment to GM Financial within thirty (30) days after it falls due, GM Financial shall be entitled to stay relief upon filing a certification with the Court and serving it on the Debtors, their attorney, and the Chapter 13 Trustee.**

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Debtors: Frank Bitsko and Susan Bitsko

Case No: 24-10317

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- 5. That the Debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. AmeriCredit/GM Financial must be listed as loss payee. If the Debtors fails to maintain valid insurance on the vehicle, GM Financial shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtors, their attorney, and the Chapter 13 Trustee.**
- 6. That the Debtors are to pay a counsel fee of \$599.00 to GM Financial through their Chapter 13 Plan.**

In re:  
Frank T. Bitsko  
Susan J. Bitsko  
Debtors

Case No. 24-10317-MEH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Feb 18, 2025

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Frank T. Bitsko, Susan J. Bitsko, 4 Maple Lane, Howell, NJ 07731-1308

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Cardinal Financial Company Limited Partnership dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Peter Broege	on behalf of Debtor Frank T. Bitsko pbroege@bnfsbankruptcy.com g1580@notify.cincompass.com;broege.peterj.b127774@notify.bestcase.com
Peter Broege	on behalf of Joint Debtor Susan J. Bitsko pbroege@bnfsbankruptcy.com g1580@notify.cincompass.com;broege.peterj.b127774@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

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Date Rcvd: Feb 18, 2025

Form ID: pdf903

Total Noticed: 1

William E. Craig

on behalf of Creditor AmeriCredit Financial Inc. dba GM Financial wcraig@egalawfirm.com  
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 6